Exhibit 23

HSBC ◆⬡◆ The world's local bank

Forbes ranked HSBC number one in their annual Global 2000 ranking!

▶ **Press Release**

HSBC Bank USA, N.A.

HSBC Bank USA, N.A. offers its 3 million customers access to global markets and services. The Bank provides a full range of commercial banking products and services to individuals, corporations, institutions and governments, through its personal financial services, private banking, commercial banking and corporate investment banking and markets segments.

The Bank is also an international dealer in derivative instruments and has mortgage banking and brokerage operations.

With 14,000 employees, HSBC has nearly 400 branches in New York State, as well as 11 branches in Florida, six in California, and one branch each in Delaware, Pennsylvania, Oregon, Washington State and Washington, D.C. The Bank's holding company, HSBC USA Inc., is headquartered in New York City. The headquarters of HSBC North America Holdings Inc. is Prospect Heights, Illinois.

About HSBC North America Holdings

HSBC North America Holdings Inc., the holding company for all of HSBC's U.S. and Canadian businesses, including the former Household International businesses, is one of the top 10 financial services organizations in the U. S. with assets approaching $300 billion. The company's businesses serve more than 60 million customers in five key areas: personal financial services, consumer finance, commercial banking, private banking, and corporate investment banking and markets. Financial products and services are offered under the HSBC, HFC and Beneficial brands. For more information, visit www.hsbcusa.com/ourcompany.

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